



Order Filed on March 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor BSI Financial Services
as Servicer for U.S. Bank Trust National Association,
as Trustee of the Lodge Series III Trust

In Re:

Bedina J. Williams
dba BJ Houston Group

Debtor(s)

Case No.: 18-20355

Chapter: 13

Hearing Date:
February 11, 2020 at 10:00 AM

Hon. Judge:
Jerrold N. Poslusny Jr.

ORDER RESOLVING MOTION TO VACATE STAY

The order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: March 10, 2020

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Thomas G. Egner
Property (Collateral): 2 Upson Circle, Deptford, NJ 08096

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is overdue for 21 months, from June 1, 2018 to February 1, 2020.
- The Debtor is overdue for 14 payments at \$2,074.43 per month.
- The Debtor is overdue for 7 payments at \$2,114.37 per month.
- Less fund held in debtor(s) suspense at \$1,500.00.

Total Arrearages Due: \$42,342.61

2. Cure for Post-Petition Arrearages:

- Immediate lump sum payment shall be made in the amount of \$32,000.00.
- Beginning on March 1, 2020, additional monthly cure payments shall be made in the amount of \$1,723.77 for 6 months.
- Beginning on March 1, 2020, regular monthly payments shall resume in the amount of \$2,114.37, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Additional Conditions:

- Secured Creditor will not object to Debtor's request to be reviewed for loss mitigation, provided that Debtor submits a completed loan modification application.
- Debtor consents to allow the Trustee to disburse all monies owed to Secured Creditor in the Trustee's possession.

4. Payments to the Secured Creditor shall be made to the following address:

- Payments: BSI Financial Services
314 S. Franklin Street
P.O. Box 517
Titusville, PA 16354

In the event of default:

If the Debtor(s) fails to make the immediate payment specified above, or fails to make the regular monthly payments, or fails to make the additional monthly cure payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

5. Award of Attorney's Fees:

- The Applicant is awarded Attorney's Fees in the amount of **\$350.00** and Attorney's Costs in the amount of **\$181.00**. The fees and costs are payable through the Chapter 13 Plan.

Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Bedina J. Williams
DebtorCase No. 18-20355-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2020.

db +Bedina J. Williams, 2 Upson Circle, Woodbury, NJ 08096-6859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor SPECIALIZED LOAN SERVICING LLC nj.bkecf@fedphe.com
 Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlrab@LOGS.com, njbankruptcynotifications@logs.com
 Corinne Samler Brennan on behalf of Creditor Franklin Mint Federal Credit Union csamler@klehr.com
 Craig Scott Keiser on behalf of Creditor SPECIALIZED LOAN SERVICING LLC craig.keiser@law.njoag.gov
 Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Ellen M. McDowell on behalf of Debtor Bedina J. Williams emcdowell@mcdowelllegal.com, tcuccuini@mcdowelllegal.com; lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbrious@mcdowelllegal.com; djamison@mcdowelllegal.com; cgetz@mcdowelllegal.com; r62202@notify.bestcase.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Jonathan C. Schwalb on behalf of Creditor BSI Financial Services bankruptcy@friedmanvartolo.com
 Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper NJ_ECF_Notices@mccalla.com
 Pamela Elchert Thurmond on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov, Karena.Blalock@phila.gov
 Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com
 Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rsolarz@kmlawgroup.com
 Robert Davidow on behalf of Creditor SPECIALIZED LOAN SERVICING LLC nj.bkecf@fedphe.com
 Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org
 Robert P. Saltzman on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dnj@pbslaw.org
 Sherri Jennifer Smith on behalf of Creditor SPECIALIZED LOAN SERVICING LLC nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
 Thomas G. Egner on behalf of Debtor Bedina J. Williams tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com; lwood@mcdowelllegal.com; kgresh@mcdowelllegal.com; kbrious@mcdowelllegal.com; djamison@mcdowelllegal.com; cgetz@mcdowelllegal.com; egnertr62202@notify.bestcase.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18